

1 **CLAIMS**

2       **1.**    A method comprising:  
3       receiving bill data; and  
4       generating an email message with information including at least a portion  
5 of the received bill data, wherein the amount of bill data included in the email  
6 message is based, at least in part, on an email address of a recipient.

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8       **2.**    A method according to claim 1, further comprising:  
9       sending the email message to the recipient.

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11       **3.**    A method according to claim 1, wherein the step of generating  
12 comprises:  
13       determining whether the recipient is a participant in a secure email network;  
14       and  
15       constructing the email message to include at least an address of where the  
16 bill data may be confidentially viewed if the recipient is not a participant in a  
17 secure email network.

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19       **4.**    A method according to claim 3, further comprising:  
20       constructing the email message to include substantially all of the bill data  
21 along with financial Multipurpose Internet Multimedia Extensions (MIME)  
22 elements which enable the recipient to manage a financial account.

1           **5.**    A method according to claim 4, wherein the MIME elements enable  
2 the recipient to pay all or part of the received bill.

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4           **6.**    A method according to claim 4, wherein the MIME elements enable  
5 the recipient to establish and manage a financial account.

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7           **7.**    A method according to claim 3, wherein the step of determining  
8 comprises:

9           identifying a domain name from the email address; and  
10          cross referencing the identified domain name against a list of secure domain  
11 names to determine whether the recipient belongs to a secure email network.

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13          **8.**    A method according to claim 1, further comprising:  
14          receiving the sent email message including at least a portion of the bill data  
15 at the recipients email address; and  
16          displaying at least a portion of the message in an inbox of an email client  
17 used by the recipient to access their email account.

1           **9.**     A method according to claim 8, further comprising:  
2           displaying the email message in the email client of the recipient, upon user  
3           access of the email message, wherein the email message includes financial  
4           Multipurpose Internet Mail Extension (MIME) elements that enable the recipient  
5           to pay some or all of the received bill.

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7           **10.**    A method according to claim 8, further comprising:  
8           paying some or all of the received bill by responding to the email  
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10          **11.**    A data network comprising:  
11          a plurality of computing devices, coupled to the network, to facilitate  
12          network access by one or more participants; and  
13          an email server, coupled to the data network and responsive to one or more  
14          of the plurality of computing devices, the data server including:  
15                 a storage medium to store at least one financial account for each of  
16                 the plurality of participants; and  
17                 a financial transaction manager, coupled to the memory device and  
18                 selectively invoked by a participant, to manage access to and manipulation  
19                 of financial account assets to effect requested financial transactions with  
20                 any network participant or non-participant.

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22          **12.**    A data network according to claim 11, wherein the financial account  
23          is electronically linked to an account of the participant at a financial institution.  
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1           **13.**     A data network according to claim 12, wherein the account of the  
2 participant is one of a checking account, a savings account, a line of credit, and a  
3 money market account maintained by a banking institution.

4           **14.**     A data network according to claim 11, wherein the financial account  
5 is one of a checking account, a savings account, a line of credit, and a money  
6 market account maintained by a banking institution.

7           **15.**     A data network according to claim 11, wherein the computing  
8 devices are one or more of a personal computer, a personal digital assistant, a  
9 kiosk, a telephone and a set-top box having sufficient resources to enable the  
10 participant to access the data server and utilize the financial transaction manager.

11           **16.**     A data network according to claim 11, further comprising an email  
12 system having a plurality of data servers including the data server.

13           **17.**     A data network according to claim 11, wherein the data server is  
14 controlled by a financial institution.

15           **18.**     A data network according to claim 11, wherein the financial  
16 transaction manager selectively transfers assets from a first participant's account  
17 to a second participant's account in response to a request by the first participant to  
18 transfer such assets.

19           **19.**     A data network according to claim 18, wherein each of the first and  
20 second participants are individual consumers, a business, or a combination of  
21 each.

22           **20.**     A data network according to claim 18, wherein each of the first and  
23 second participants are individual consumers, a business, or a combination of  
24 each.

1           **20.**    A data network according to claim 18, wherein the first participant  
2 does not have a priori knowledge of the second participant's account information,  
3 but identifies the second participant from a list of network participants.

4           **21.**    A data network according to claim 20, wherein the second  
5 participant is identified by one of a name, an alias, or an email address.

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7           **22.**    A data network according to claim 11, wherein the financial  
8 transaction manager selectively receives assets for deposit in an account of a  
9 participant.

10           **23.**   A data network according to claim 22, wherein the assets are  
11 received from a brokerage at the request of the participant.

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13           **24.**   A data network according to claim 22, wherein the assets are  
14 received from an employer as compensation to the participant.

15           **25.**   A data network according to claim 11, wherein the financial  
16 transaction manager prompts a participant for payment authorization in response  
17 to a request for payment received from a network service.

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19           **26.**   A data network according to claim 25, wherein the network service  
20 is an electronic auction service.

21           **27.**   A data network according to claim 25, wherein the network service  
22 is an electronic retail service.

1           **28.**   A data network according to claim 25, wherein the financial  
2 transaction manager transfers assets from an account specified by the user to an  
3 account specified in the request to cover the requested payment, upon  
4 authorization of the participant.

5           **29.**   A data network according to claim 28, wherein the financial  
6 transaction manager determines whether to honor the participants payment when  
7 the specified account has insufficient assets to cover the requested payment.  
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9           **30.**   A data network according to claim 29, wherein the financial  
10 transaction manager utilizes a growing trust model to determine whether to honor  
11 the payment when the specified account has insufficient assets to cover the  
12 requested payment.

13           **31.**   A data network according to claim 29, wherein the financial  
14 transaction manager automatically accesses a line of credit associated with the  
15 participant to honor the payment when the specified account has insufficient assets  
16 to cover the requested payment.  
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18           **32.**   A data network according to claim 31, wherein the financial  
19 transaction manager notifies the participant of the insufficient funds and that the  
20 line of credit has been accessed to honor the requested payment.

21           **33.**   A data network according to claim 25, wherein the financial  
22 transaction manager issues an instruction to have a check issued and sent to an  
23 address specified by the request, upon authorization of the participant.  
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1           **34.**    A data network according to claim 33, wherein the issued check  
2 includes a uniform resource locator (URL) address of a web page offered by the  
3 data server where the recipient can establish an account.

4           **35.**    A data network according to claim 34, wherein the check includes  
5 an offer of free assets, credited to a newly established account created by the  
6 recipient of the check.

7           **36.**    A storage medium having stored thereon a plurality of executable  
8 instructions which, when executed, implement a financial transaction manager  
9 according to claim 11.

10           **37.**   An email system, selectively accessed by users on a data network  
11 using a computing device, the email system comprising:  
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13               a user interface, through which a user accesses an account associated with  
14 the user;

15               one or more storage devices, to store and maintain account information for  
16 each of the users; and

17               a financial transaction manager, responsive to the user interface and  
18 coupled to the one or more storage devices, to manage access to and control assets  
19 of user accounts in response to user interaction with the user interface to enable  
20 the user to conduct financial transactions with another user or non-user of the  
21 email system.  
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1           **38.**     An email system according to claim 37, wherein the user interface is  
2 series of instructions issued to a computing device of the user to create a web page  
3 at the computing device.

4           **39.**     An email system according to claim 37, wherein the user interface is  
5 a series of instructions issued to an email client executing on a computing device  
6 of the participant.

7           **40.**     An email system according to claim 37, wherein the financial  
8 transaction manager selectively transfers assets from a first user's account to a  
9 second user's account in response to a request by the first user to transfer such  
10 assets.

11           **41.**     An email system according to claim 37, wherein the financial  
12 transaction manager causes a check to be printed and sent to another at the request  
13 of a user.

14           **42.**     An email system according to claim 41, wherein the check includes  
15 an offer to create an account at the email system.

16           **43.**     An email system according to claim 40, wherein each of the first  
17 and second users are individual consumers, or businesses.

18           **44.**     An email system according to claim 40, wherein the first user does  
19 not have a priori knowledge of the second user's account information, but  
20 identifies the second participant from a list of network participants provided by the  
21 financial transaction manager.  
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1           **45.**     An email system according to claim 40, wherein the second user is  
2 identified by one or more of the user's name, alias, or email address.

3           **46.**     An email system according to claim 37, wherein the financial  
4 transaction manager selectively receives assets for deposit in an account of a  
5 participant.

6           **47.**     An email system according to claim 46, wherein the assets are  
7 received from a brokerage at the request of the participant.  
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9           **48.**     An email system according to claim 46, wherein the assets are  
10 received from an employer as compensation to the participant.

11           **49.**     An email system according to claim 37, wherein the financial  
12 transaction manager prompts a participant for payment authorization in response  
13 to a request for payment received from a network service.  
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15           **50.**     An email system according to claim 49, wherein the network service  
16 is an electronic auction service.

17           **51.**     An email system according to claim 49, wherein the network service  
18 is an electronic retail service.  
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20           **52.**     An email system according to claim 49, wherein the financial  
21 transaction manager transfers assets from an account specified by the user to an  
22 account specified in the request to cover the requested payment, upon  
23 authorization of the participant.  
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1           **53.**    An email system according to claim 52, wherein the financial  
2 transaction manager determines whether to honor the participants payment when  
3 the specified account has insufficient assets to cover the requested payment.

4           **54.**    An email system according to claim 52, wherein the financial  
5 transaction manager utilizes a growing trust model to determine whether to honor  
6 the payment when the specified account has insufficient assets to cover the  
7 requested payment.

8           **55.**    An email system according to claim 52, wherein the financial  
9 transaction manager automatically accesses a line of credit associated with the  
10 participant to honor the payment when the specified account has insufficient assets  
11 to cover the requested payment.

12           **56.**    An email system according to claim 25, wherein the financial  
13 transaction manager issues an instruction to have a check issued and sent to an  
14 address specified by the request, upon authorization of the participant.

15           **57.**    An email system according to claim 33, wherein the issued check  
16 includes a uniform resource locator (URL) address of a web page offered by the  
17 data server where the recipient can establish an account.

18           **58.**    An email system according to claim 34, wherein the check includes  
19 an offer of free assets, credited to a newly established account created by the  
20 recipient of the check.  
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1           **59.**    A storage medium having stored thereon a plurality of executable  
2 instructions which, when executed, implement an email system according to claim  
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